HOUSING MARKET INFORMATION

HOUSING NOW
Hamilton and Brantford CMAs

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: December 2011

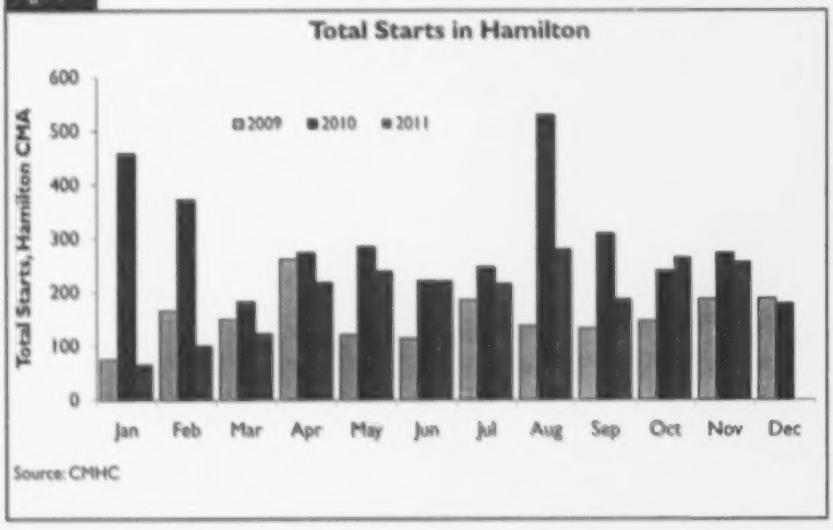
New Home Market

Townhouses and Apartments Led Starts in Hamilton

Starts of condominium townhouses and apartments, as well as some rental apartments led total starts activity in the Hamilton Census Metropolitan Area (CMA) in November. These condominium and rental homes represented more than half of the new home starts during the month, while the remainder of the starts were freehold single-detached homes.

Most of the starts of townhouse and apartments were in the City of Hamilton last month. Starts reached a monthly high a 224 – the highest level of starts in the city since September of 2010. A condominium apartment building downtown, a rental apartment building, singles, semis and townhouses all added to total starts in the city last month. The mostly single-detached starts in Burlington and Grimsby made up the remaining 10 per cent of starts in the CMA.

Figure 1



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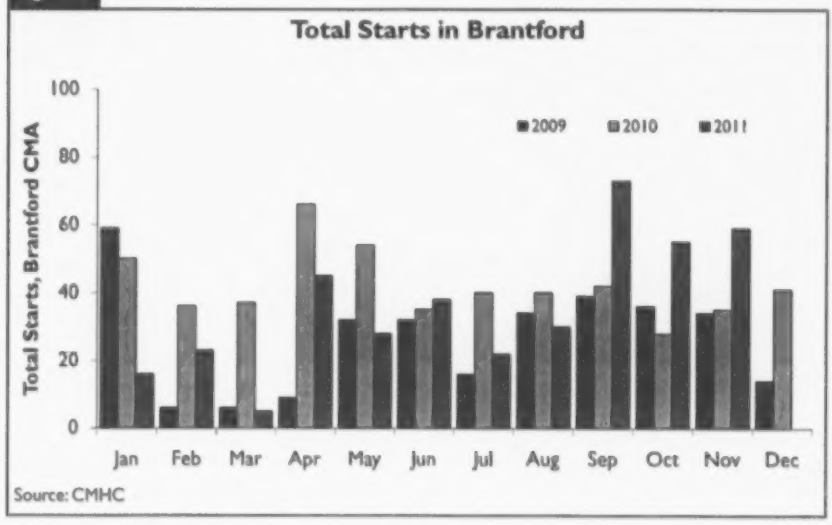
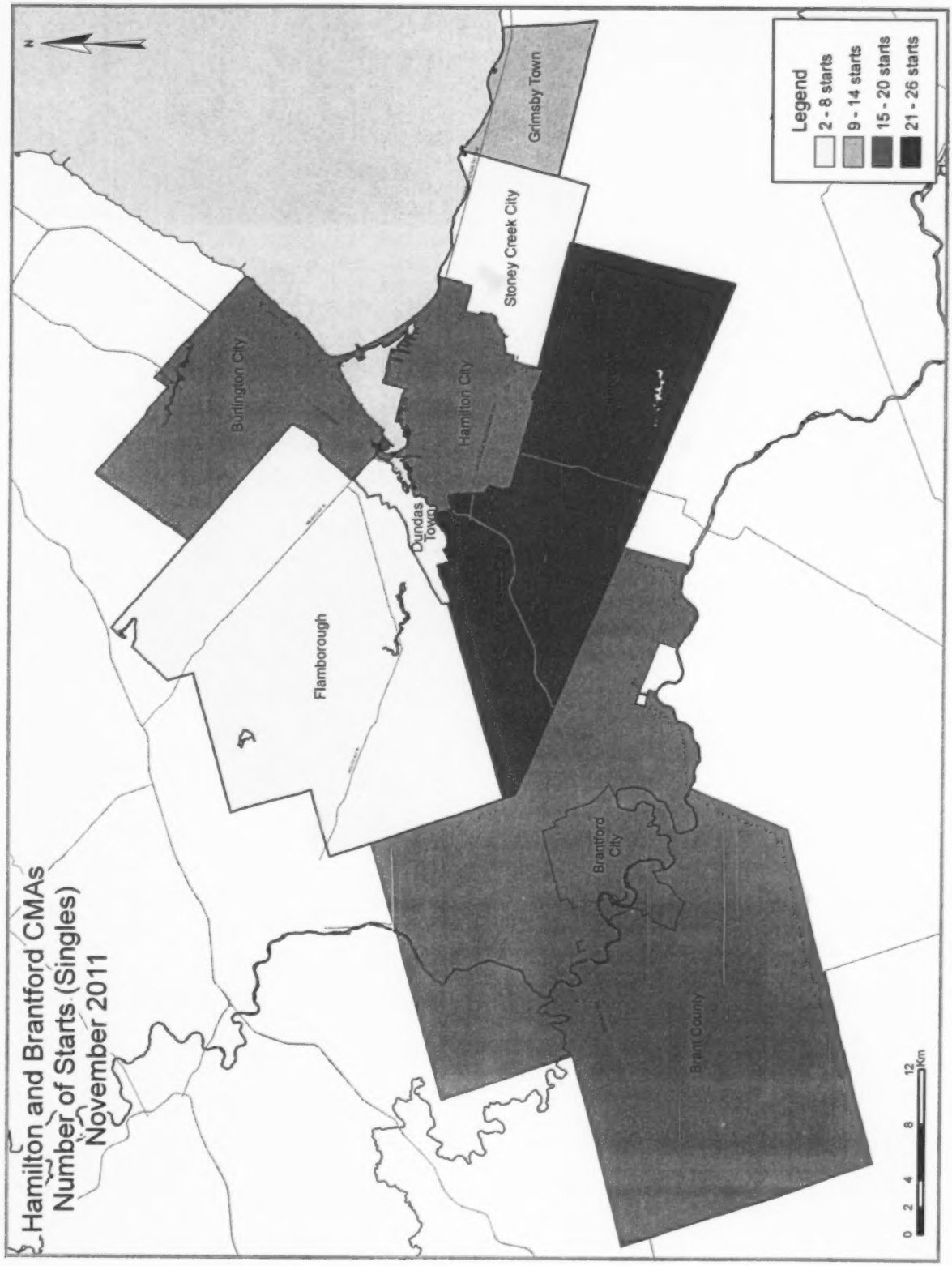
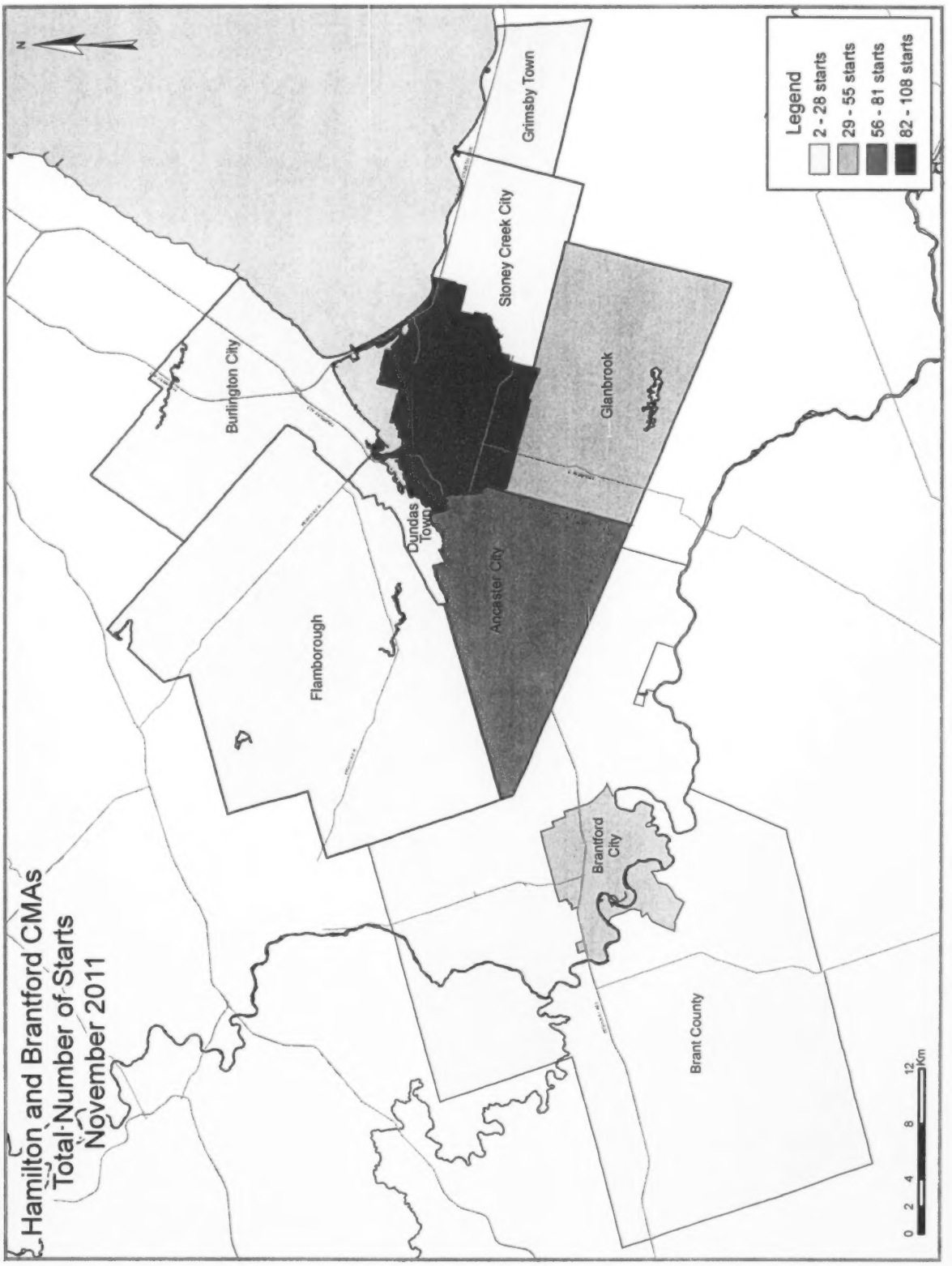
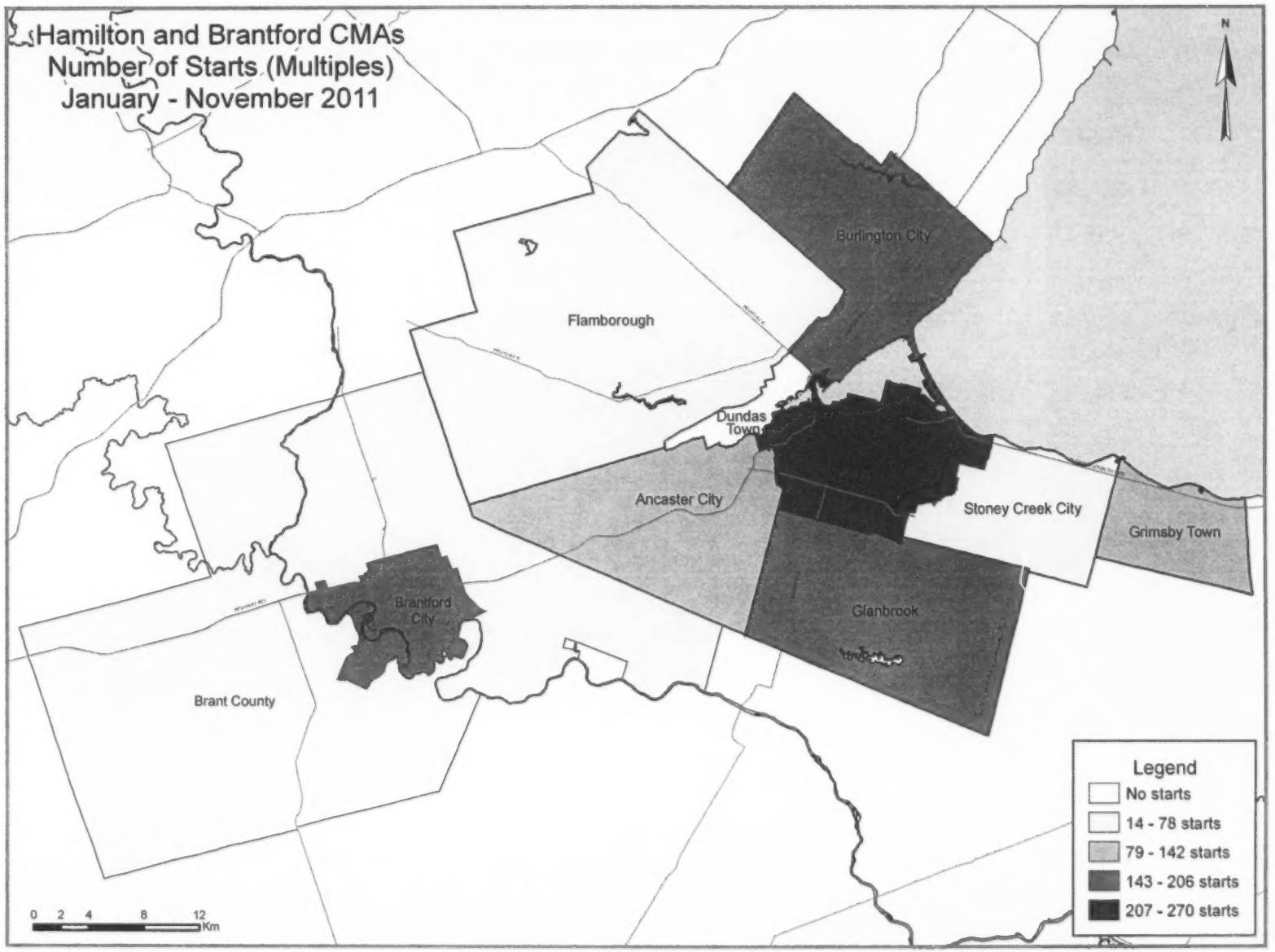
In Brantford, there were 59 new home starts last month, nearly double the number in the same month in 2010. More than half of the homes that were started were single-detached houses. A retirement community residence which includes both independent and assisted living apartments made up the remainder.

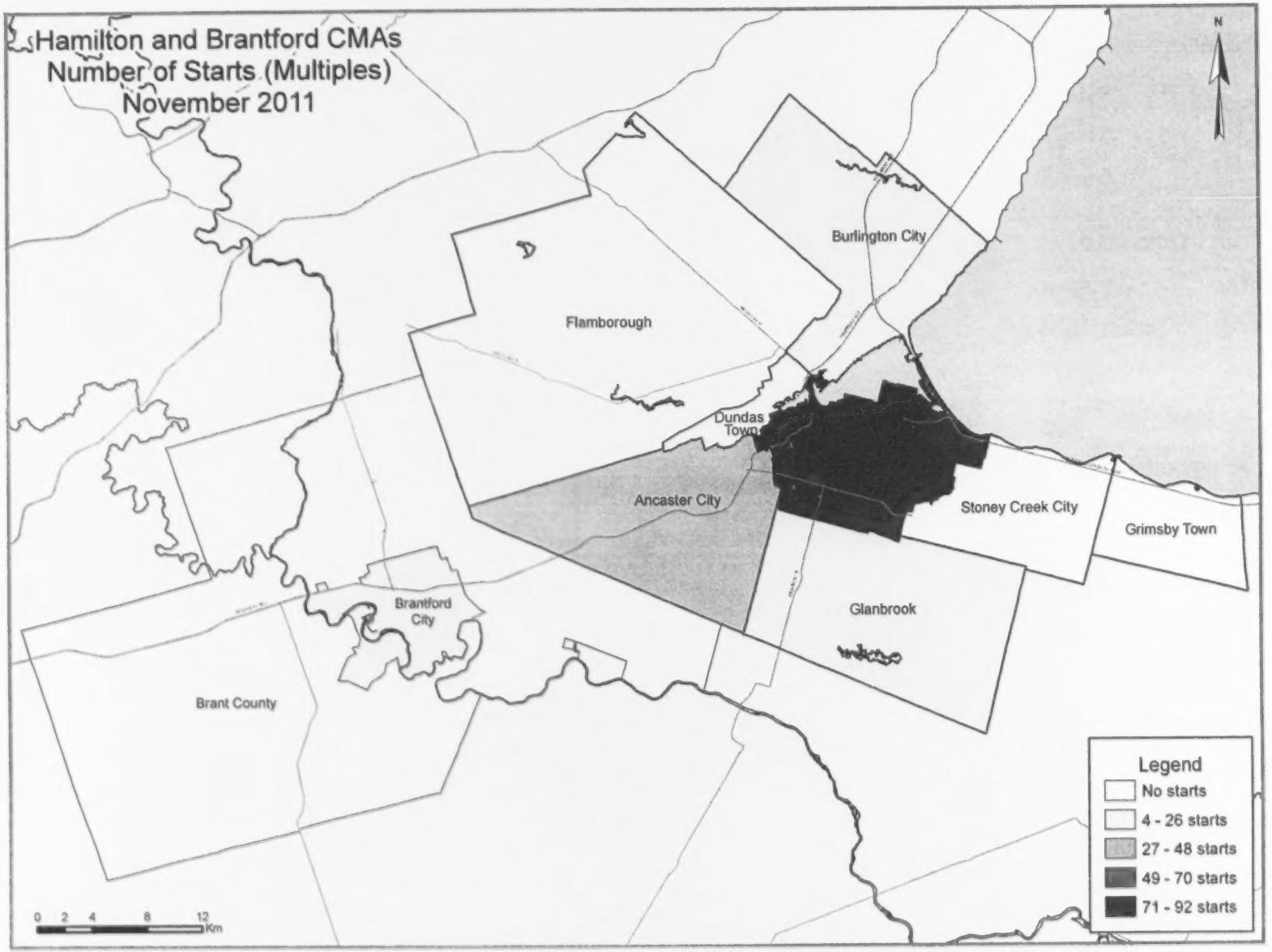
Figure 2

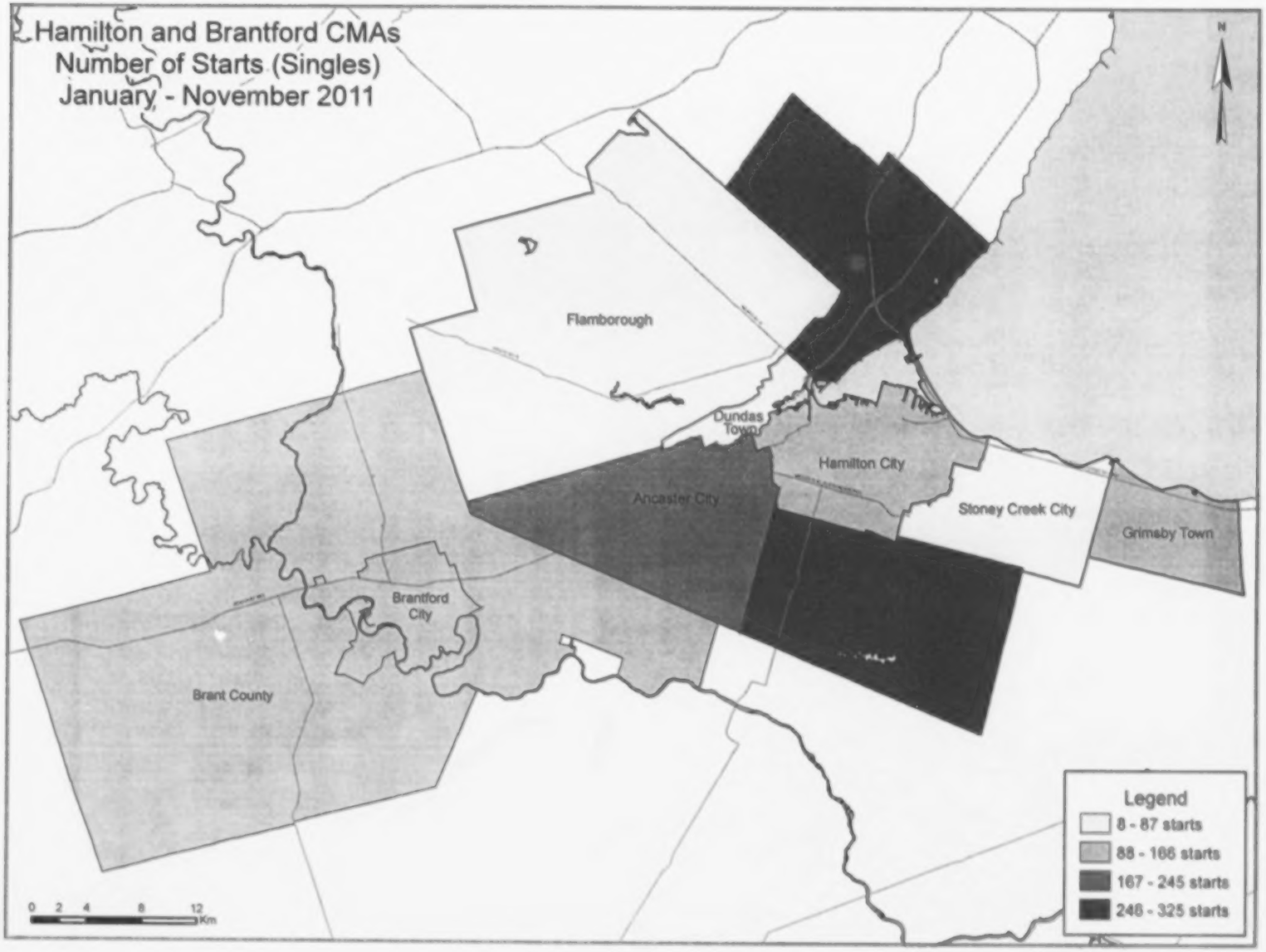


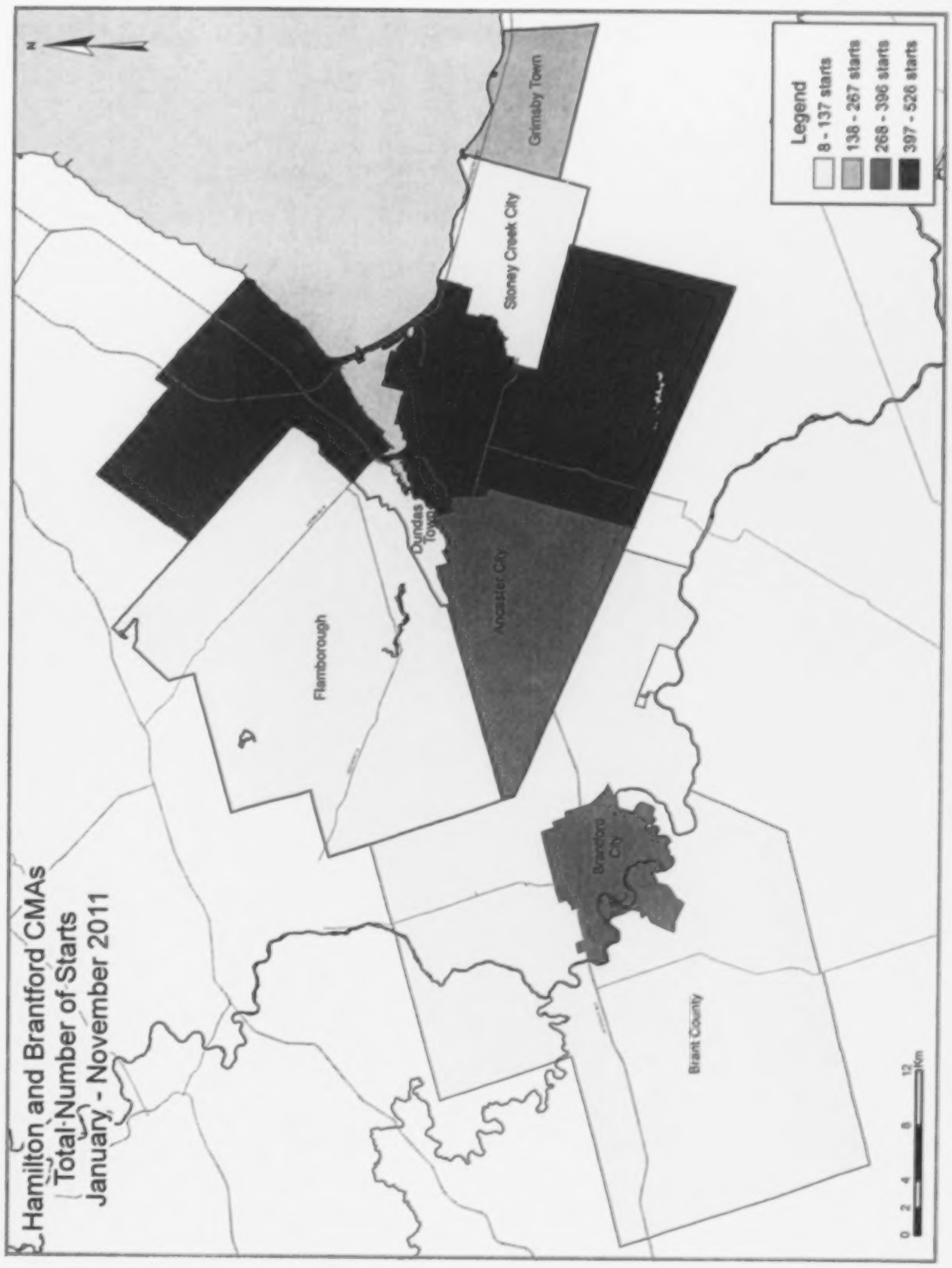

Hamilton and Brantford CMAs
Number of Starts (Singles)
November 2011
N
Legend
2 - 8 starts
9 - 14 starts
15 - 20 starts
21 - 26 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Dundas Town
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
November 2011
N
Legend
2 - 28 starts
29 - 55 starts
56 - 81 starts
82 - 108 starts
Grimsby Town
Stoney Creek City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - November 2011
N
Burlington City
Flamborough
Dundas Town
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant County
0 2 4 8 12
Km
Legend
No starts
14 - 78 starts
79 - 142 starts
143 - 206 starts
207 - 270 starts


Hamilton and Brantford CMAs
Number of Starts (Multiples)
November 2011
N
Burlington City
Flamborough
Dundas Town
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant County
0 2 4 8 12 Km
Legend
No starts
4 - 26 starts
27 - 48 starts
49 - 70 starts
71 - 92 starts


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - November 2011
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Brantford City
Brant County
0 2 4 8 12
Km
Legend
8 - 87 starts
88 - 166 starts
167 - 245 starts
246 - 325 starts


Hamilton and Brantford CMAs
Total Number of Starts
January - November 2011
N
Legend
8 - 137 starts
138 - 267 starts
268 - 396 starts
397 - 526 starts
Grimsby Town
Stoney Creek City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12
Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

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3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
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2.5	Starts by Submarket and by Intended Market – Year-to-Date
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3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
November 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
November 2011	106	14	5	1	20	75	0	36	257
November 2010	136	4	67	0	0	65	0	0	272
% Change	-22.1	**	-92.5	n/a	n/a	15.4	n/a	n/a	-5.5
Year-to-date 2011	1,241	22	361	12	191	225	0	131	2,183
Year-to-date 2010	1,607	240	729	4	172	435	2	195	3,384
% Change	-22.8	-90.8	-50.5	200.0	11.0	-48.3	-100.0	-32.8	-35.5
UNDER CONSTRUCTION									
November 2011	806	24	386	11	222	545	0	338	2,332
November 2010	932	110	621	3	134	724	2	195	2,721
% Change	-13.5	-78.2	-37.8	**	65.7	-24.7	-100.0	73.3	-14.3
COMPLETIONS									
November 2011	142	0	81	1	0	0	0	0	224
November 2010	151	24	48	2	28	0	0	182	435
% Change	-6.0	-100.0	68.8	-50.0	-100.0	n/a	n/a	-100.0	-48.5
Year-to-date 2011	1,344	84	507	12	134	133	0	247	2,461
Year-to-date 2010	1,226	236	362	11	522	275	1	264	2,897
% Change	9.6	-64.4	40.1	9.1	-74.3	-51.6	-100.0	-6.4	-15.1
COMPLETED & NOT ABSORBED									
November 2011	29	0	4	1	3	0	0	17	54
November 2010	28	2	25	5	5	11	0	182	258
% Change	3.6	-100.0	-84.0	-80.0	-40.0	-100.0	n/a	-90.7	-79.1
ABSORBED									
November 2011	139	0	82	1	0	0	0	0	222
November 2010	147	24	40	5	28	0	0	0	244
% Change	-5.4	-100.0	105.0	-80.0	-100.0	n/a	n/a	n/a	-9.0
Year-to-date 2011	1,329	86	524	17	134	144	0	349	2,583
Year-to-date 2010	1,231	235	360	15	522	277	1	0	2,641
% Change	8.0	-63.4	45.6	13.3	-74.3	-48.0	-100.0	n/a	-2.2

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
November 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
November 2011	33	0	0	0	26	0	0	0	59
November 2010	21	0	0	0	14	0	0	0	35
% Change	57.1	n/a	n/a	n/a	85.7	n/a	n/a	n/a	68.6
Year-to-date 2011	213	4	42	0	74	0	0	61	394
Year-to-date 2010	249	8	78	1	56	5	0	66	463
% Change	-14.5	-50.0	-46.2	-100.0	32.1	-100.0	n/a	-7.6	-14.9
UNDER CONSTRUCTION									
November 2011	138	0	20	0	111	0	0	61	330
November 2010	148	4	49	0	49	5	0	62	317
% Change	-6.8	-100.0	-59.2	n/a	126.5	-100.0	n/a	-1.6	4.1
COMPLETIONS									
November 2011	17	4	0	0	0	0	0	0	21
November 2010	11	0	5	0	9	0	0	4	29
% Change	54.5	n/a	-100.0	n/a	-100.0	n/a	n/a	-100.0	-27.6
Year-to-date 2011	225	10	28	0	38	0	12	0	313
Year-to-date 2010	186	4	27	2	47	0	0	4	270
% Change	21.0	150.0	3.7	-100.0	-19.1	n/a	n/a	-100.0	15.9
COMPLETED & NOT ABSORBED									
November 2011	25	3	6	0	13	0	6	0	53
November 2010	24	0	11	0	9	0	0	4	48
% Change	4.2	n/a	-45.5	n/a	44.4	n/a	n/a	-100.0	10.4
ABSORBED									
November 2011	22	4	10	0	1	0	0	0	37
November 2010	7	0	3	0	1	0	0	0	11
% Change	**	n/a	**	n/a	0.0	n/a	n/a	n/a	**
Year-to-date 2011	230	7	28	0	51	3	6	4	329
Year-to-date 2010	200	2	22	3	58	18	0	2	305
% Change	15.0	**	27.3	-100.0	-12.1	-83.3	n/a	100.0	7.9

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
November 2011	77	14	5	1	16	75	0	36	224
November 2010	99	2	25	0	0	0	0	0	126
Former Hamilton City									
November 2011	16	0	5	0	0	75	0	12	108
November 2010	13	0	0	0	0	0	0	0	13
Stoney Creek City									
November 2011	6	0	0	0	0	0	0	0	6
November 2010	18	0	0	0	0	0	0	0	18
Ancaster City									
November 2011	25	0	0	1	16	0	0	24	66
November 2010	38	0	0	0	0	0	0	0	38
Dundas Town									
November 2011	2	0	0	0	0	0	0	0	2
November 2010	4	0	0	0	0	0	0	0	4
Flamborough									
November 2011	4	0	0	0	0	0	0	0	4
November 2010	7	2	0	0	0	0	0	0	9
Glanbrook									
November 2011	24	14	0	0	0	0	0	0	38
November 2010	19	0	25	0	0	0	0	0	44
City of Burlington									
November 2011	20	0	0	0	4	0	0	0	24
November 2010	28	2	42	0	0	65	0	0	137
Grimsby									
November 2011	9	0	0	0	0	0	0	0	9
November 2010	9	0	0	0	0	0	0	0	9
Hamilton CMA									
November 2011	106	14	5	1	20	75	0	36	257
November 2010	136	4	67	0	0	65	0	0	272
Brant County									
November 2011	18	0	0	0	0	0	0	0	18
November 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2011	15	0	0	0	26	0	0	0	41
November 2010	18	0	0	0	14	0	0	0	32
Brantford CMA									
November 2011	33	0	0	0	26	0	0	0	59
November 2010	21	0	0	0	14	0	0	0	35

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket November 2011									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
November 2011	500	24	279	7	175	219	0	263	1,467
November 2010	705	32	493	3	95	156	2	195	1,681
Former Hamilton City									
November 2011	99	10	84	0	30	95	0	239	557
November 2010	125	8	63	0	31	32	2	195	456
Stoney Creek City									
November 2011	50	0	80	0	0	0	0	0	130
November 2010	125	6	128	0	4	0	0	0	263
Ancaster City									
November 2011	181	0	24	7	37	62	0	24	335
November 2010	264	2	64	0	21	62	0	0	413
Dundas Town									
November 2011	10	0	0	0	0	62	0	0	72
November 2010	26	0	0	3	0	62	0	0	91
Flamborough									
November 2011	23	0	42	0	0	0	0	0	65
November 2010	60	16	126	0	0	0	0	0	202
Glanbrook									
November 2011	137	14	49	0	108	0	0	0	308
November 2010	105	0	105	0	39	0	0	0	249
City of Burlington									
November 2011	272	0	12	0	35	326	0	75	720
November 2010	186	78	94	0	27	568	0	0	953
Grimsby									
November 2011	34	0	95	4	12	0	0	0	145
November 2010	41	0	34	0	12	0	0	0	87
Hamilton CMA									
November 2011	806	24	386	11	222	545	0	338	2,332
November 2010	932	110	621	3	134	724	2	195	2,721
Brant County									
November 2011	82	0	0	0	14	0	0	0	96
November 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2011	56	0	20	0	97	0	0	61	234
November 2010	89	4	43	0	42	5	0	62	245
Brantford CMA									
November 2011	138	0	20	0	111	0	0	61	330
November 2010	148	4	49	0	49	5	0	62	317

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
November 2011	108	0	53	1	0	0	0	0	162
November 2010	120	18	27	2	24	0	0	0	191
Former Hamilton City									
November 2011	23	0	7	0	0	0	0	0	30
November 2010	7	0	6	0	0	0	0	0	13
Stoney Creek City									
November 2011	6	0	6	0	0	0	0	0	12
November 2010	13	0	0	0	0	0	0	0	13
Ancaster City									
November 2011	26	0	12	1	0	0	0	0	39
November 2010	18	0	14	0	12	0	0	0	44
Dundas Town									
November 2011	2	0	0	0	0	0	0	0	2
November 2010	1	0	0	2	0	0	0	0	3
Flamborough									
November 2011	7	0	9	0	0	0	0	0	16
November 2010	21	18	7	0	0	0	0	0	46
Glanbrook									
November 2011	44	0	19	0	0	0	0	0	63
November 2010	60	0	0	0	12	0	0	0	72
City of Burlington									
November 2011	25	0	28	0	0	0	0	0	53
November 2010	27	6	21	0	4	0	0	182	240
Grimsby									
November 2011	9	0	0	0	0	0	0	0	9
November 2010	4	0	0	0	0	0	0	0	4
Hamilton CMA									
November 2011	142	0	81	1	0	0	0	0	224
November 2010	151	24	48	2	28	0	0	182	435
Brant County									
November 2011	1	0	0	0	0	0	0	0	1
November 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2011	16	4	0	0	0	0	0	0	20
November 2010	6	0	5	0	9	0	0	4	24
Brantford CMA									
November 2011	17	4	0	0	0	0	0	0	21
November 2010	11	0	5	0	9	0	0	4	29

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
November 2011	23	0	4	1	0	0	0	0	28
November 2010	23	2	10	1	0	0	0	0	36
Former Hamilton City									
November 2011	5	0	0	0	0	0	0	0	5
November 2010	6	0	0	0	0	0	0	0	6
Stoney Creek City									
November 2011	9	0	1	0	0	0	0	0	10
November 2010	9	0	7	0	0	0	0	0	16
Ancaster City									
November 2011	1	0	0	0	0	0	0	0	1
November 2010	3	0	0	0	0	0	0	0	3
Dundas Town									
November 2011	1	0	0	1	0	0	0	0	2
November 2010	0	2	0	1	0	0	0	0	3
Flamborough									
November 2011	1	0	0	0	0	0	0	0	1
November 2010	4	0	0	0	0	0	0	0	4
Glanbrook									
November 2011	6	0	3	0	0	0	0	0	9
November 2010	1	0	3	0	0	0	0	0	4
City of Burlington									
November 2011	1	0	0	0	3	0	0	17	21
November 2010	0	0	15	0	5	11	0	182	213
Grimsby									
November 2011	5	0	0	0	0	0	0	0	5
November 2010	5	0	0	4	0	0	0	0	9
Hamilton CMA									
November 2011	29	0	4	1	3	0	0	17	54
November 2010	28	2	25	5	5	11	0	182	258
Brant County									
November 2011	10	0	3	0	3	0	0	0	16
November 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2011	15	3	3	0	10	0	6	0	37
November 2010	22	0	6	0	9	0	0	4	41
Brantford CMA									
November 2011	25	3	6	0	13	0	6	0	53
November 2010	24	0	11	0	9	0	0	4	48

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
November 2011	103	0	54	1	0	0	0	0	158
November 2010	120	18	29	3	24	0	0	0	194
Former Hamilton City									
November 2011	23	0	7	0	0	0	0	0	30
November 2010	6	0	6	0	0	0	0	0	12
Stoney Creek City									
November 2011	5	0	7	0	0	0	0	0	12
November 2010	11	0	2	0	0	0	0	0	13
Ancaster City									
November 2011	26	0	12	1	0	0	0	0	39
November 2010	18	0	14	0	12	0	0	0	44
Dundas Town									
November 2011	2	0	0	0	0	0	0	0	2
November 2010	1	0	0	3	0	0	0	0	4
Flamborough									
November 2011	7	0	9	0	0	0	0	0	16
November 2010	21	18	7	0	0	0	0	0	46
Glanbrook									
November 2011	40	0	19	0	0	0	0	0	59
November 2010	63	0	0	0	12	0	0	0	75
City of Burlington									
November 2011	25	0	28	0	0	0	0	0	53
November 2010	27	6	11	0	4	0	0	0	48
Grimsby									
November 2011	11	0	0	0	0	0	0	0	11
November 2010	0	0	0	2	0	0	0	0	2
Hamilton CMA									
November 2011	139	0	82	1	0	0	0	0	222
November 2010	147	24	40	5	28	0	0	0	244
Brant County									
November 2011	1	0	0	0	0	0	0	0	1
November 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2011	21	4	10	0	1	0	0	0	36
November 2010	3	0	2	0	1	0	0	0	6
Brantford CMA									
November 2011	22	4	10	0	1	0	0	0	37
November 2010	7	0	3	0	1	0	0	0	11

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA 2001 - 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA
2001 - 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
November 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010	% Change
Hamilton CMA	107	136	14	4	25	67	111	65	257	272	-5.5
City of Hamilton	78	99	14	2	21	25	111	0	224	126	77.8
Former Hamilton City	16	13	0	0	5	0	87	0	108	13	**
Stoney Creek City	6	18	0	0	0	0	0	0	6	18	-66.7
Ancaster City	26	38	0	0	16	0	24	0	66	38	73.7
Dundas Town	2	4	0	0	0	0	0	0	2	4	-50.0
Flamborough	4	7	0	2	0	0	0	0	4	9	-55.6
Glanbrook	24	19	14	0	0	25	0	0	38	44	-13.6
City of Burlington	20	28	0	2	4	42	0	65	24	137	-82.5
Grimsby	9	9	0	0	0	0	0	0	9	9	0.0
Brantford CMA	33	21	0	0	26	14	0	0	59	35	68.6
Brant County	18	n/a	0	n/a	0	n/a	0	n/a	18	n/a	n/a
Brantford City	15	18	0	0	26	14	0	0	41	32	28.1

Table 2.1: Starts by Submarket and by Dwelling Type
January - November 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Hamilton CMA	1,253	1,611	22	244	552	899	356	630	2,183	3,384	-35.5
City of Hamilton	839	1221	18	64	410	693	206	195	1473	2173	-32.2
Former Hamilton City	166	219	2	12	86	72	182	195	436	498	-12.4
Stoney Creek City	79	194	2	10	55	134	0	0	136	338	-59.8
Ancaster City	245	378	0	2	68	125	24	0	337	505	-33.3
Dundas Town	8	47	0	0	0	8	0	0	8	55	-85.5
Flamborough	46	155	0	40	34	199	0	0	80	394	-79.7
Glanbrook	291	228	14	0	167	155	0	0	472	383	23.2
City of Burlington	325	263	4	180	47	160	150	435	526	1038	-49.3
Grimsby	89	127	0	0	95	46	0	0	184	173	6.4
Brantford CMA	213	250	4	8	116	134	61	71	394	463	-14.9
Brant County	90	n/a	0	n/a	14	n/a	0	n/a	104	n/a	n/a
Brantford City	123	172	4	8	102	121	61	71	290	372	-22.0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
November 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010
Hamilton CMA	25	67	0	0	75	65	36	0
City of Hamilton	21	25	0	0	75	0	36	0
Former Hamilton City	5	0	0	0	75	0	12	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	16	0	0	0	0	0	24	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	0	25	0	0	0	0	0	0
City of Burlington	4	42	0	0	0	65	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	26	14	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	26	14	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - November 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	552	899	0	0	225	435	131	195
City of Hamilton	410	693	0	0	75	0	131	195
Former Hamilton City	86	72	0	0	75	0	107	195
Stoney Creek City	55	134	0	0	0	0	0	0
Ancaster City	68	125	0	0	0	0	24	0
Dundas Town	0	8	0	0	0	0	0	0
Flamborough	34	199	0	0	0	0	0	0
Glanbrook	167	155	0	0	0	0	0	0
City of Burlington	47	160	0	0	150	435	0	0
Grimsby	95	46	0	0	0	0	0	0
Brantford CMA	116	134	0	0	0	5	61	66
Brant County	14	n/a	0	n/a	0	n/a	0	n/a
Brantford City	102	121	0	0	0	5	61	66

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
November 2011

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010
Hamilton CMA	125	207	96	65	36	0	257	272
City of Hamilton	96	126	92	0	36	0	224	126
Former Hamilton City	21	13	75	0	12	0	108	13
Stoney Creek City	6	18	0	0	0	0	6	18
Ancaster City	25	38	17	0	24	0	66	38
Dundas Town	2	4	0	0	0	0	2	4
Flamborough	4	9	0	0	0	0	4	9
Glanbrook	38	44	0	0	0	0	38	44
City of Burlington	20	72	4	65	0	0	24	137
Grimsby	9	9	0	0	0	0	9	9
Brantford CMA	33	21	26	14	0	0	59	35
Brant County	18	n/a	0	n/a	0	n/a	18	n/a
Brantford City	15	18	26	14	0	0	41	32

Table 2.5: Starts by Submarket and by Intended Market
January - November 2011

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	1,624	2,576	428	611	131	197	2,183	3,384
City of Hamilton	1,104	1,869	238	107	131	197	1,473	2,173
Former Hamilton City	235	292	94	9	107	197	436	498
Stoney Creek City	136	338	0	0	0	0	136	338
Ancaster City	266	475	47	30	24	0	337	505
Dundas Town	8	43	0	12	0	0	8	55
Flamborough	80	394	0	0	0	0	80	394
Glanbrook	375	327	97	56	0	0	472	383
City of Burlington	341	546	185	492	0	0	526	1,038
Grimsby	179	161	5	12	0	0	184	173
Brantford CMA	259	335	74	62	61	66	394	463
Brant County	90	n/a	14	n/a	0	n/a	104	n/a
Brantford City	169	251	60	55	61	66	290	372

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
November 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010	% Change
Hamilton CMA	143	153	0	26	77	74	4	182	224	435	-48.5
City of Hamilton	109	122	0	20	49	49	4	0	162	191	-15.2
Former Hamilton City	23	7	0	0	7	6	0	0	30	13	130.8
Stoney Creek City	6	13	0	0	6	0	0	0	12	13	-7.7
Ancaster City	27	18	0	2	12	24	0	0	39	44	-11.4
Dundas Town	2	3	0	0	0	0	0	0	2	3	-33.3
Flamborough	7	21	0	18	5	7	4	0	16	46	-65.2
Glanbrook	44	60	0	0	19	12	0	0	63	72	-12.5
City of Burlington	25	27	0	6	28	25	0	182	53	240	-77.9
Grimsby	9	4	0	0	0	0	0	0	9	4	125.0
Brantford CMA	17	11	4	0	0	14	0	4	21	29	-27.6
Brant County	1	n/a	0	n/a	0	n/a	0	n/a	1	n/a	n/a
Brantford City	16	6	4	0	0	14	0	4	20	24	-16.7

Table 3.1: Completions by Submarket and by Dwelling Type
January - November 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Hamilton CMA	1356	1238	88	246	633	874	384	539	2461	2897	-15.1
City of Hamilton	1023	894	28	48	463	697	67	51	1581	1690	-6.4
Former Hamilton City	198	226	2	4	66	74	63	51	329	355	-7.3
Stoney Creek City	150	116	12	2	96	83	0	0	258	201	28.4
Ancaster City	323	210	0	16	55	194	0	0	378	420	-10.0
Dundas Town	30	34	0	2	0	42	0	0	30	78	-61.5
Flamborough	80	122	14	24	97	72	4	0	195	218	-10.6
Glanbrook	242	183	0	0	142	232	0	0	384	415	-7.5
City of Burlington	245	222	60	198	136	131	317	488	758	1039	-27.0
Grimsby	88	122	0	0	34	46	0	0	122	168	-27.4
Brantford CMA	225	188	10	4	78	74	0	4	313	270	15.9
Brant County	72	n/a	0	n/a	19	n/a	0	n/a	91	n/a	n/a
Brantford City	153	128	10	4	59	68	0	4	222	204	8.8

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
November 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010
Hamilton CMA	77	74	0	0	4	0	0	182
City of Hamilton	49	49	0	0	4	0	0	0
Former Hamilton City	7	6	0	0	0	0	0	0
Stoney Creek City	6	0	0	0	0	0	0	0
Ancaster City	12	24	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	5	7	0	0	4	0	0	0
Glanbrook	19	12	0	0	0	0	0	0
City of Burlington	28	25	0	0	0	0	0	182
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	0	14	0	0	0	0	0	4
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	14	0	0	0	0	0	4

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - November 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	633	874	0	0	137	275	247	264
City of Hamilton	463	697	0	0	4	51	63	0
Former Hamilton City	66	74	0	0	0	51	63	0
Stoney Creek City	96	83	0	0	0	0	0	0
Ancaster City	55	194	0	0	0	0	0	0
Dundas Town	0	42	0	0	0	0	0	0
Flamborough	97	72	0	0	4	0	0	0
Glanbrook	142	232	0	0	0	0	0	0
City of Burlington	136	131	0	0	133	224	184	264
Grimsby	34	46	0	0	0	0	0	0
Brantford CMA	66	74	12	0	0	0	0	4
Brant County	19	n/a	0	n/a	0	n/a	0	n/a
Brantford City	47	68	12	0	0	0	0	4

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
November 2011

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010	Nov 2011	Nov 2010
Hamilton CMA	223	223	1	30	0	182	224	435
City of Hamilton	161	165	1	26	0	0	162	191
Former Hamilton City	30	13	0	0	0	0	30	13
Stoney Creek City	12	13	0	0	0	0	12	13
Ancaster City	38	32	1	12	0	0	39	44
Dundas Town	2	1	0	2	0	0	2	3
Flamborough	16	46	0	0	0	0	16	46
Glanbrook	63	60	0	12	0	0	63	72
City of Burlington	53	54	0	4	0	182	53	240
Grimsby	9	4	0	0	0	0	9	4
Brantford CMA	21	16	0	9	0	4	21	29
Brant County	1	n/a	0	n/a	0	n/a	1	n/a
Brantford City	20	11	0	9	0	4	20	24

Table 3.5: Completions by Submarket and by Intended Market
January - November 2011

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	1,935	1,824	279	808	247	265	2,461	2,897
City of Hamilton	1,413	1,231	105	458	63	1	1,581	1,690
Former Hamilton City	226	242	40	113	63	0	329	355
Stoney Creek City	253	175	5	26	0	0	258	201
Ancaster City	365	315	13	104	0	1	378	420
Dundas Town	27	35	3	43	0	0	30	78
Flamborough	195	218	0	0	0	0	195	218
Glanbrook	340	243	44	172	0	0	384	415
City of Burlington	407	457	167	318	184	264	758	1,039
Grimsby	115	136	7	32	0	0	122	168
Brantford CMA	263	217	38	49	12	4	313	270
Brant County	78	n/a	13	n/a	0	n/a	91	n/a
Brantford City	185	151	25	49	12	4	222	204

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 2011

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $300,000		$300,000 - $349,999		$350,000 - $399,999		$400,000 - $449,999		$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
November 2011	7	6.9	15	14.9	31	30.7	16	15.8	32	31.7	101	397,290	458,452
November 2010	21	17.8	36	30.5	29	24.6	17	14.4	15	12.7	118	352,224	372,172
Year-to-date 2011	85	8.7	186	19.1	293	30.1	196	20.2	212	21.8	972	387,945	417,311
Year-to-date 2010	105	12.1	130	15.0	249	28.8	149	17.2	232	26.8	865	393,080	422,409
Former Hamilton City													
November 2011	1	4.3	2	8.7	9	39.1	7	30.4	4	17.4	23	398,000	409,872
November 2010	1	20.0	0	0.0	3	60.0	1	20.0	0	0.0	5	--	--
Year-to-date 2011	12	6.3	21	10.9	92	47.9	47	24.5	20	10.4	192	389,950	393,584
Year-to-date 2010	25	11.7	38	17.8	93	43.5	32	15.0	26	12.1	214	376,473	380,872
Stoney Creek City													
November 2011	1	20.0	0	0.0	3	60.0	0	0.0	1	20.0	5	--	--
November 2010	0	0.0	3	27.3	3	27.3	2	18.2	3	27.3	11	381,900	493,445
Year-to-date 2011	5	3.2	21	13.5	53	34.0	42	26.9	35	22.4	156	398,400	450,693
Year-to-date 2010	7	5.4	25	19.2	52	40.0	21	16.2	25	19.2	130	389,900	423,526
Ancaster City													
November 2011	0	0.0	2	7.4	7	25.9	2	7.4	16	59.3	27	485,990	532,698
November 2010	4	23.5	8	47.1	0	0.0	2	11.8	3	17.6	17	322,989	356,397
Year-to-date 2011	28	9.3	73	24.2	69	22.8	51	16.9	81	26.8	302	383,872	422,966
Year-to-date 2010	5	2.6	10	5.1	24	12.3	48	24.6	108	55.4	195	460,000	523,278
Dundas Town													
November 2011	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
November 2010	0	0.0	0	0.0	0	0.0	1	25.0	3	75.0	4	--	--
Year-to-date 2011	0	0.0	0	0.0	1	3.6	4	14.3	23	82.1	28	494,500	568,539
Year-to-date 2010	0	0.0	1	3.0	4	12.1	10	30.3	18	54.5	33	455,900	492,681
Flamborough													
November 2011	1	25.0	0	0.0	0	0.0	0	0.0	3	75.0	4	--	--
November 2010	1	5.6	0	0.0	6	33.3	6	33.3	5	27.8	18	409,495	413,835
Year-to-date 2011	10	15.2	3	4.5	18	27.3	13	19.7	22	33.3	66	407,495	448,580
Year-to-date 2010	22	21.2	1	1.0	24	23.1	19	18.3	38	36.5	104	409,495	422,655
Glanbrook													
November 2011	4	10.0	11	27.5	12	30.0	7	17.5	6	15.0	40	374,700	388,407
November 2010	15	23.8	25	39.7	17	27.0	5	7.9	1	1.6	63	329,279	335,812
Year-to-date 2011	30	13.2	68	29.8	60	26.3	39	17.1	31	13.6	228	360,450	379,338
Year-to-date 2010	45	24.2	55	29.6	52	28.0	19	10.2	15	8.1	186	344,709	347,588
City of Burlington													
November 2011	1	4.0	0	0.0	0	0.0	7	28.0	17	68.0	25	463,990	544,672
November 2010	0	0.0	0	0.0	0	0.0	3	11.1	24	88.9	27	481,990	637,875
Year-to-date 2011	1	0.4	0	0.0	10	4.1	48	19.6	186	75.9	245	499,990	754,926
Year-to-date 2010	0	0.0	0	0.0	6	2.6	69	30.1	154	67.2	229	459,990	574,738
Grimsby													
November 2011	0	0.0	0	0.0	2	18.2	5	45.5	4	36.4	11	419,900	433,735
November 2010	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	--	--
Year-to-date 2011	3	3.2	16	17.0	29	30.9	25	26.6	21	22.3	94	395,400	418,293
Year-to-date 2010	8	6.7	35	29.4	38	31.9	31	26.1	7	5.9	119	371,900	378,803

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 2011

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $300,000		$300,000 - $349,999		$350,000 - $399,999		$400,000 - $449,999		$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
November 2011	8	5.8	15	10.9	33	24.1	28	20.4	53	38.7	137	410,900	472,201
November 2010	23	15.6	36	24.5	29	19.7	20	13.6	39	26.5	147	378,990	419,856
Year-to-date 2011	89	6.8	202	15.4	332	25.3	269	20.5	419	32.0	1,311	405,900	480,475
Year-to-date 2010	113	9.3	165	13.6	293	24.2	249	20.5	393	32.4	1,213	406,648	446,889

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
November 2011

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
November 2011	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
November 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2011	2	3.1	2	3.1	4	6.3	7	10.9	49	76.6	64	450,000	504,913
Year-to-date 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
November 2011	1	4.8	0	0.0	13	61.9	6	28.6	1	4.8	21	285,000	295,995
November 2010	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	3	--	--
Year-to-date 2011	7	4.2	31	18.7	65	39.2	47	28.3	16	9.6	166	289,000	289,152
Year-to-date 2010	6	4.3	32	23.0	47	33.8	33	23.7	21	15.1	139	285,000	287,723
Brantford CMA													
November 2011	1	4.5	0	0.0	13	59.1	7	31.8	1	4.5	22	287,450	297,995
November 2010	0	0.0	3	42.9	1	14.3	1	14.3	2	28.6	7	--	--
Year-to-date 2011	9	3.9	33	14.3	69	30.0	54	23.5	65	28.3	230	309,000	349,190
Year-to-date 2010	6	3.0	32	15.8	55	27.1	42	20.7	68	33.5	203	309,900	354,673

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units November 2011						
Submarket	Nov 2011	Nov 2010	% Change	YTD 2011	YTD 2010	% Change
Hamilton CMA	472,201	419,856	12.5	480,475	446,889	7.5
City of Hamilton	458,452	372,172	23.2	417,311	422,409	-1.2
Former Hamilton City	409,872	--	n/a	393,584	380,872	3.3
Stoney Creek City	--	493,445	n/a	450,693	423,526	6.4
Ancaster City	532,698	356,397	49.5	422,966	523,278	-19.2
Dundas Town	--	--	n/a	568,539	492,681	15.4
Flamborough	--	413,835	n/a	448,580	422,655	6.1
Glanbrook	388,407	335,812	15.7	379,338	347,588	9.1
City of Burlington	544,672	637,875	-14.6	754,926	574,738	31.4
Grimsby	433,735	--	n/a	418,293	378,803	10.4
Brantford CMA	297,995	--	n/a	349,190	354,673	-1.5
Brant County	--	n/a	n/a	504,913	n/a	n/a
Brantford City	295,995	--	n/a	289,152	287,723	0.5

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
November 2011

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2010	January	714	59.7	1,173	1,548	1,641	71.5	288,397	9.0	299,527
	February	1,067	48.8	1,210	1,588	1,656	73.1	314,656	18.5	313,625
	March	1,365	36.2	1,168	2,095	1,679	69.6	313,372	19.1	314,276
	April	1,490	25.4	1,163	2,350	1,721	67.6	317,909	11.1	311,947
	May	1,406	6.8	1,088	2,180	1,710	63.6	315,647	6.2	304,238
	June	1,305	-16.3	999	1,881	1,612	62.0	314,189	5.7	305,493
	July	965	-26.8	870	1,470	1,492	58.3	309,293	4.3	307,188
	August	978	-10.3	966	1,455	1,541	62.7	299,812	2.9	302,319
	September	1,007	-13.3	1,009	1,779	1,677	60.2	316,556	3.9	311,234
	October	992	-12.2	1,071	1,544	1,749	61.2	305,872	3.2	315,660
	November	953	-6.3	1,072	1,542	1,914	56.0	310,492	0.0	309,989
	December	692	-5.6	1,144	768	1,809	63.2	324,590	13.6	341,516
2011	January	707	-1.0	1,149	1,734	1,817	63.2	325,732	12.9	336,891
	February	1,037	-2.8	1,153	1,794	1,837	62.8	331,741	5.4	330,897
	March	1,345	-1.5	1,138	2,217	1,720	66.2	326,453	4.2	331,737
	April	1,406	-5.6	1,154	2,171	1,749	66.0	339,573	6.8	328,931
	May	1,508	7.3	1,116	2,410	1,797	62.1	344,864	9.3	332,434
	June	1,522	16.6	1,191	2,232	1,896	62.8	339,828	8.2	334,490
	July	1,303	35.0	1,221	1,641	1,783	68.5	349,235	12.9	348,419
	August	1,206	23.3	1,165	1,657	1,755	66.4	321,036	7.1	328,106
	September	1,132	12.4	1,156	1,754	1,719	67.2	318,507	0.6	321,889
	October	1,065	7.4	1,155	1,482	1,704	67.8	329,802	7.8	339,331
	November	1,027	7.8	1,168	1,159	1,394	83.8	342,005	10.1	339,999
	December									
	Q3 2010	2,950	-17.4		4,704			308,629	3.7	
	Q3 2011	3,641	23.4		5,052			330,341	7.0	
	YTD 2010	12,242	2.5		19,432			310,953	6.8	
	YTD 2011	13,258	8.3		20,251			334,391	7.5	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford November 2011										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2010	January	139	46.3	198	280	304	65.1	227,009	12.3	227,720
	February	180	52.5	186	280	290	64.1	229,626	11.6	242,347
	March	202	30.3	174	377	315	55.2	220,518	0.6	218,094
	April	231	32.0	177	373	292	60.6	234,024	11.0	231,132
	May	194	15.5	169	330	283	59.7	225,969	6.0	224,030
	June	199	-10.8	159	352	289	55.0	237,557	5.1	229,660
	July	172	-17.3	157	296	288	54.5	226,279	-3.9	220,843
	August	169	15.0	162	238	238	68.1	232,400	9.5	237,910
	September	167	-7.7	163	294	286	57.0	231,847	1.1	226,942
	October	144	-2.0	172	231	270	63.7	230,180	8.2	232,774
	November	165	-4.6	183	241	281	65.1	223,125	-2.1	220,212
	December	124	31.9	186	117	273	68.1	238,951	1.5	242,831
2011	January	100	-28.1	144	252	276	52.2	231,569	2.0	235,435
	February	149	-17.2	157	244	260	60.4	237,224	3.3	240,470
	March	154	-23.8	141	275	223	63.2	233,840	6.0	235,566
	April	148	-35.9	131	297	262	50.0	233,661	-0.2	229,419
	May	206	6.2	161	355	273	59.0	250,199	10.7	249,314
	June	218	9.5	169	330	282	59.9	233,083	-1.9	231,826
	July	189	9.9	178	328	307	58.0	226,885	0.3	222,171
	August	194	14.8	177	320	286	61.9	230,455	-0.8	236,458
	September	195	16.8	173	281	270	64.1	252,206	8.8	245,190
	October	157	9.0	184	263	296	62.2	246,271	7.0	245,440
	November	164	-0.6	184	240	274	67.2	238,114	6.7	233,340
	December									
	Q3 2010	508	-5.2		828			230,146	1.3	
	Q3 2011	578	13.8		929			236,626	2.8	
	YTD 2010	1,962	9.6		3,292			229,092	4.3	
	YTD 2011	1,874	-4.5		3,185			237,959	3.9	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
November 2011

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2010	January	610	3.60	5.49	102.0	114.5	374.1	8.8	67.5	827
	February	604	3.60	5.39	102.9	115.1	372.6	8.5	67.0	849
	March	631	3.60	5.85	102.7	115.3	372.0	7.9	66.3	868
	April	655	3.80	6.25	102.6	115.7	368.8	7.8	65.7	872
	May	639	3.70	5.99	103.2	116.2	367.6	8.0	65.5	856
	June	633	3.60	5.89	103.3	116.0	369.0	7.8	65.6	857
	July	627	3.50	5.79	103.0	117.0	371.4	7.8	65.9	860
	August	604	3.30	5.39	103.9	117.0	375.1	7.7	66.4	860
	September	604	3.30	5.39	103.8	117.1	376.3	7.6	66.5	860
	October	598	3.20	5.29	103.8	117.8	375.0	7.5	66.1	856
	November	607	3.35	5.44	104.2	118.0	375.3	6.8	65.6	853
	December	592	3.35	5.19	104.0	117.9	375.6	6.9	65.7	846
2011	January	592	3.35	5.19	103.8	117.8	378	6.6	65.9	841
	February	607	3.50	5.44	103.9	118.0	377.1	6.7	65.7	844
	March	601	3.50	5.34	103.9	119.4	377.2	6.0	65.1	853
	April	621	3.70	5.69	104.3	119.9	378.7	5.5	65.0	863
	May	616	3.70	5.59	104.2	120.9	380.4	5.4	65.2	868
	June	604	3.50	5.39	104.3	120.2	379.3	5.9	65.3	872
	July	604	3.50	5.39	104.2	120.5	378.0	6.4	65.4	861
	August	604	3.50	5.39	104.1	120.6	372.9	6.9	64.7	863
	September	592	3.50	5.19	104.2	121.1	374.3	6.7	64.8	870
	October	598	3.50	5.29	104.4	121.0	376.4	6.6	65.1	881
	November	598	3.50	5.29		121.0	384.9	6.5	66.4	886
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators November 2011										
		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2010	January	610	3.60	5.49	105.4	114.5	69.5	9.8	72.1	780
	February	604	3.60	5.39	105.0	115.1	69.0	9.2	71.3	788
	March	631	3.60	5.85	105.3	115.3	67.9	9.6	70.4	804
	April	655	3.80	6.25	105.4	115.7	66.6	9.8	69.1	817
	May	639	3.70	5.99	106.0	116.2	65.8	10.0	68.4	813
	June	633	3.60	5.89	106.2	116.0	65.7	8.9	67.4	807
	July	627	3.50	5.79	106.1	117.0	66.2	8.2	67.4	788
	August	604	3.30	5.39	106.4	117.0	66.6	7.6	67.3	796
	September	604	3.30	5.39	106.4	117.1	67.3	7.6	67.9	794
	October	598	3.20	5.29	106.6	117.8	68.1	7.7	68.7	794
	November	607	3.35	5.44	107.0	118.0	68.5	8.3	69.6	785
	December	592	3.35	5.19	107.1	117.9	68.4	8.7	69.7	778
2011	January	592	3.35	5.19	107.4	117.8	68	9.2	69.9	786
	February	607	3.50	5.44	107.9	118.0	67.8	9.2	69.6	796
	March	601	3.50	5.34	108.1	119.4	67.8	9.2	69.5	811
	April	621	3.70	5.69	108.7	119.9	67.6	8.9	69.0	823
	May	616	3.70	5.59	109.4	120.9	68.4	8.4	69.4	830
	June	604	3.50	5.39	110.0	120.2	69.4	8.2	70.2	832
	July	604	3.50	5.39	110.3	120.5	70.4	8.6	71.4	827
	August	604	3.50	5.39	110.6	120.6	70.4	8.9	71.6	819
	September	592	3.50	5.19	110.8	121.1	69.7	9.1	71.1	816
	October	598	3.50	5.29	111.2	121.0	68.4	8.8	69.4	812
	November	598	3.50	5.29		121.0	66.4	8.2	66.9	815
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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